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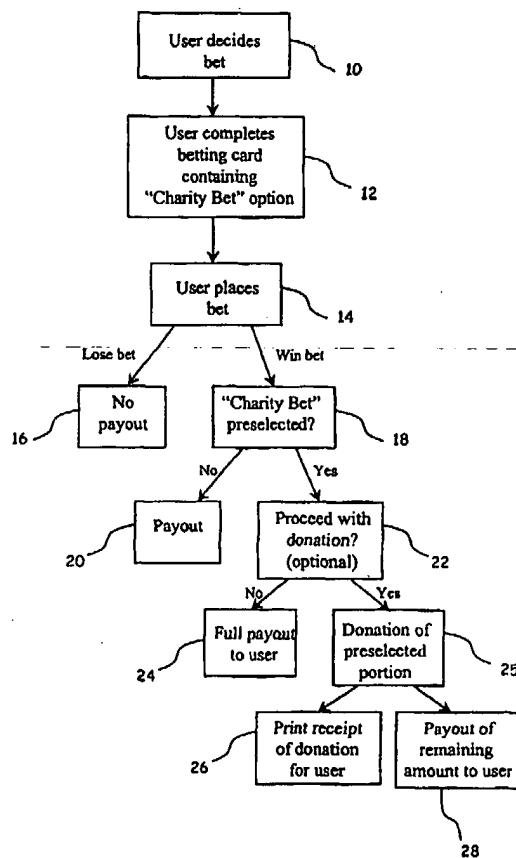
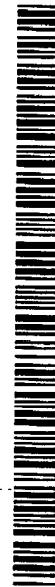
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(54) Title: AUTOMATIC COMMODITY ALLOCATION SYSTEM AND METHOD



(57) Abstract: The invention disclosed herein describes a system and method for allocating one or more portions of an exchangeable commodity obtained from participation in a betting scheme into one or more [user selectable] accounts. The system includes means for accepting a bet in the betting scheme, means for determining whether the bet meets predetermined criteria of the betting scheme for obtaining an exchangeable commodity, means for determining the value of the exchangeable commodity to be awarded if the bet meets said predetermined criteria, and means for allocating one or more portions of the exchangeable commodity into the one or more user selectable accounts. The system may be computer controlled and the computer may be connected to the internet.

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AUTOMATIC COMMODITY ALLOCATION SYSTEM AND METHOD**FIELD OF THE INVENTION**

The present invention relates to commodity allocation systems and in particular to automatic commodity allocation systems for allocating portions of an exchangeable commodity obtained in a betting scheme.

5 The invention has been developed primarily for use as an automatic commodity allocation system and will be 10 described hereinafter with reference to this application. However, it will be appreciated that the invention is not limited to this particular field of use.

DESCRIPTION OF THE PRIOR ART

15 Many betting systems employ the use of readable storage means, such as machine readable cards, to facilitate the betting process. For example, the Totaliser Agency Board of NSW, Australia, employs the use of a one use only card for betting on horse races. The 20 card has boxes printed thereon for marking with ink or otherwise by a user, wherein these markings indicate a particular horse in a particular race of which the user wishes to bet upon. The user typically completes the card prior to a horse race. Once filled in, the user's card 25 will be read by a card reading machine which validates the user's bet. Then, depending on the outcome of the horse race, the user can have his or her validated card read again by the card reading machine and, depending on the outcome of the race, a dividend may be payable to the 30 user.

In other betting systems, such as Internet betting systems, a user may set up an account with the Internet betting operator. This account may store details such as the user's name and credit card number and a personal 35 security code for access of the website by the user. The user may then access the betting site and play online betting games, such as simulated slot machines and

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simulated card games. Then, depending on the outcome of the betting game, the user may have cash deducted or deposited into his or her nominated credit card account.

5 **SUMMARY OF THE INVENTION**

According to one aspect of the invention there is provided a system for allocating one or more portions of an exchangeable commodity obtained from participation in a betting scheme into one or more accounts, the system 10 including:

means for accepting a bet in the betting scheme;
means for determining whether the bet meets predetermined criteria of the betting scheme for obtaining an exchangeable commodity;

15 means for determining the value of the exchangeable commodity to be awarded if the bet meets said predetermined criteria; and
means for allocating one or more portions of the exchangeable commodity into the one or more user 20 selectable accounts.

The term "accounts" is to be interpreted broadly and may include bank or financial institution accounts, internet credit storage areas, memory space on a computer, a physical location where the commodity is stored, etc.

25 Preferably, the means for allocating one or more portions is automated.

Preferably the bet is placed by the user. Also preferably, the user predetermines the magnitude of the one or more portions prior to participation in the betting 30 scheme.

Preferably the system includes a programmable storage means able to be read by the means for accepting a bet, the storage means being adapted to store predetermined information regarding the allocation of the one or more

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portions. Preferably also, the storage means is unique to the user and is adapted to store user information.

Preferably, the one or more accounts are user selectable.

5 Preferably the exchangeable commodity held in at least one user selectable account is donated to a predetermined charity at a predetermined time. Preferably, the system further includes means for providing a receipt to the user, the receipt including details of the
10 donation.

Preferably, the means for accepting a bet, the means for determining whether the bet meets predetermined criteria, the means for determining the value of the exchangeable commodity and the means for allocating one or
15 more portions are operable by a computer system. Also preferably, the means for providing a receipt is also operable by the computer system. Preferably also, the computer system is connected to and accessible via the Internet. The system thus may also be facilitated on or
20 by the internet, or by an intranet or other computer network, and may be hosted at one or more web pages at a site/location on the internet, intranet or network.

According to another aspect of the invention there is provided a method for allocating one or more portions of
25 an exchangeable commodity obtained from participation in a betting scheme into one or more accounts, the method including the steps of:

(i) placing a bet in the betting scheme;
(ii) determining whether the bet meets predetermined
30 criteria of the betting scheme for obtaining an exchangeable commodity;

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(iii) determining the value of the exchangeable commodity to be awarded if the bet meets said predetermined criteria; and

5 (iv) allocating one or more portions of the exchangeable commodity into the one or more user selectable accounts.

Preferably, the step of allocating the one or more portions is automated.

10 Preferably, the bet is placed by the user. Also preferably the user predetermines the magnitude of the one or more portions prior to step (i). Also preferably, step (i) includes reading a programmable storage means, the storage means being adapted to store predetermined information regarding the allocation of the one or more 15 portions. Also preferably, the storage means is unique to the user and is adapted to store user information.

Preferably, the user has the option of altering the outcome of step (iv) at any time during steps (i) to (iv).

20 Preferably, the one or more accounts are user selectable.

Preferably, the exchangeable commodity held in at least one user selectable account is donated to a predetermined charity at a predetermined time.

25 Preferably, the method further includes the step of providing a receipt to the user, the receipt including details of the donation.

30 Preferably, the steps (i) to (iv) are operated by a computer system. Also preferably, the step of providing a receipt is also operable by the computer system. Also preferably, the computer is connected to and accessible via the Internet. The method thus may also be facilitated on or by the internet, or by an intranet or other computer

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network, and may be hosted at one or more web pages at a site/location on the internet, intranet or network.

For the purposes of the invention, any reference to "winning a bet" or the like includes where a participant

5 in a betting scheme is entitled to an amount of exchangeable commodity, due to the outcome of a betting event.

BRIEF DESCRIPTION OF THE DRAWINGS

10 Preferred embodiments of the invention will now be described, by way of example only, with reference to the accompanying drawings in which:

Figure 1 is a flow diagram showing a preferred embodiment of the present invention;

15 Figure 2 is a flow diagram showing another preferred embodiment of the present invention; and

Figure 3 is a flow diagram showing yet another preferred embodiment of the present invention.

20 DETAILED DESCRIPTION OF THE PREFERRED EMBODIMENTS

Preferred embodiments of the invention provide a system for allocating one or more portions of an exchangeable commodity, such as money, obtained from participation in a betting scheme, such as horse racing, lotteries, internet betting and the like, into one or more accounts, usually selected by the user. The system includes means for accepting a bet in the betting scheme, where the bet is placed by the user. Typically, the means for accepting a bet will be in the form of an electronic card reader, or the like. The card reading means will then relay the information on the card to a computer for storage. The system also includes means for determining whether the bet meets predetermined criteria of the betting scheme for obtaining an exchangeable commodity, such as money. This means for determining whether the bet meets predetermined criteria would typically be a computer

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calculatable algorithm which would take information derived by the means for accepting a bet. The determining means will then compare the bet information with the predetermined criteria, such as drawn lottery tickets or 5 horse placings in a horse race. From this comparison, the determining means can determine whether a particular bet meets this criteria for being awarded money.

The system also includes means for determining the amount of money to be awarded if the bet meets the 10 predetermined criteria. This amount will depend on several variables such as whether a payable amount of cash for meeting a predetermined criteria is fixed, for example in many lotteries, or variable depending on odds, for example with horse racing. The determination of the 15 amount of the awarded money may also be dependant on the amount of money bet in the scheme.

The system also includes means for allocating one or more portions of the money into the one or more user selectable accounts. For the purposes of one embodiment 20 of the invention, the account selected by the user will be an account set up and managed by the betting scheme proprietors to store money for charitable organisations. Examples of accounts may include bank or financial institution accounts, internet credit storage areas and 25 memory space on a computer. Also, if the exchangeable commodity won by a user is other than money (for example, white goods), the account may be a physical location where the commodity is stored.

In an alternative embodiment, the accounts are 30 managed by a third party operator who places bets on the user's behalf, typically for a commission. The commission may be a fee for participating in a game, and/or a percentage of any of the user's potential winnings.

The magnitude of the one or more portions is 35 typically determined by the user, though alternatively is determined by the third party operator.

The system of the invention also includes means for

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providing a receipt to the user in the form of a receipt printer. The receipt would include details of the amount of money deposited into the user selectable account. If the user selectable account relates to one or more 5 charities, the receipt may then be retained by the user for taxation purposes.

In use, the user uses a programmable storage means in the form of a betting card to place a bet. The betting card may be a card with a machine readable magnetic strip 10 or a cardboard card upon which the user indicates his or her betting options by marking the card in predetermined locations. For the purposes of the invention, the card can store information relating to the one or more charity accounts which the user may have selected. The card can 15 also store information relating to the user's desired amount of the one or more portions of money obtained through winning bets in their chosen betting scheme to be deposited into the charity account selected by the user. The one or more portions would typically be a percentage 20 of the obtained money.

The system of the invention can be operated by a computer system and the system can be accessible via the Internet.

The system thus may also be facilitated on or by the 25 internet, or by an intranet or other computer network, and may be hosted at one or more web pages at a site/location on the internet, intranet or network.

Another preferred embodiment of the invention provides a method for allocating one or more portions of 30 an exchangeable commodity such as money, obtained from participation in a betting scheme into one or more user selectable accounts. The method includes the following steps.

(i) The user places a bet in the betting scheme. 35 The user places this bet using a programmable storage means, such as a card. The card may be a card as described above with reference to the embodiment of the

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invention pertaining to a system. The user will then submit his or her card to the proprietors of the betting scheme for insertion in a card reading means. The card reading means will then relay the information on the card 5 to a computer for storage.

(ii) Determining whether the bet meets predetermined criteria of the betting scheme for obtaining money. This step is performed after a predetermined event of the betting scheme has taken place. For example, if the 10 betting scheme was a horse race, this step would take place after the horse race was completed. The predetermined criteria would be whether the bet in question chose any one of the horses which came first, second, third, etc in the race. At an appropriate time 15 after the betting scheme, then, this step would typically be performed by a computer calculatable algorithm which would take information derived from the previous step.

(iii) Determining the amount of the money to be awarded to the user if the bet meets the predetermined criteria. This amount will depend on several variables 20 such as whether a payable amount of cash for meeting a predetermined criteria is fixed, for example in many lotteries, or variable depending on odds, for example with horse racing. The determination of the amount of the 25 awarded money may also be dependant on the amount of money bet in the scheme.

(iv) Allocating one or more portions of the money 30 into the user selected accounts. The allocation of these portions will have been determined by the user prior to placing the bet in the betting scheme.

In the preferred embodiment, the user is given the option to amend the outcome of step (iv). However, the invention can still be performed regardless of whether the user is given such an option.

35 The computer system can be configured to periodically transfer the money held by a particular account to the charity to which it is entrusted.

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The preferred embodiments of the invention offer people in the community a convenient way to donate to a charity of their choice without sacrificing personal incomes or taking funds from existing government sources.

5 In the invention, betters are able to select the charities to which they wish to donate money yet have the option of altering details of the donations at any time.

The Figures illustrate examples of the system and method of the invention in operation. These examples will 10 now be described in detail.

Example 1

This example of the invention adapts what may be considered as a "one use only" card betting operation. A 15 "one use only" card would typically be a preprinted machine readable betting card upon which a user marks their desired betting details. An example where such cards may be used is with horse racing, and the terms of this example will be phrased in reference to that 20 application.

A preprinted machine readable card for use in horse races typically includes boxes to be marked by a user, the boxes pertaining to horse race location, horse race number, amount of money to be bet on the particular horse 25 race, and the horse that the user wishes to bet upon.

For use with the invention, the betting card would also include user selectable boxes which pertain to charities and the percentage of potential money won in the horse race to be donated to the selected charity.

30 Referring to Figure 1, the user will firstly decide the horse upon which they wish to bet 10. The user will then complete the betting card 12 and at this time decide whether to select the "charity bet" option on the card.

The user then places their bet 14 by having the 35 completed card read by a card reading device and paying the requisite money for placing the bet. The card reading device validates this card and records the details of the

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bet in a computer system including whether the user has selected the "charity bet" option.

If the horse selected by the user does not win the particular race, there will be no payout 16 to the user or 5 to the charity.

If the horse selected by the user does win the race, the user can return his or her validated betting card to the proprietor of the betting scheme to collect their money won. The validated betting card is then read by the 10 card reading device and the computer system determines whether the card owner has preselected the "charity bet" option 18. If they did not select the "charity bet" option when completing the card, the user is given their money won in the betting scheme 20. If the user did 15 preselect the charity bet option, they are (optionally) asked if they wish to proceed with the donation preselected on their betting card 22. If the user decides not to proceed with a donation, no donation is made and the winnings are paid to the user 24. If the user decides 20 to proceed with the donation, the computer determines the amount of money to be donated to the preselected charity based on the preselected information and that calculated donation portion is deposited into the preselected charity account 25. A receipt is then printed 26 including 25 details of the donation. The computer also calculates the remaining amount of money to be paid to the user and this remaining amount is paid to the user 28.

Example 2

30 This example is for betting schemes where users hold membership accounts with a betting scheme proprietor and as part of that account have a reusable machine readable card. The card is typically a plastic card with a machine readable magnetic strip, which holds user details such as 35 name and contact details and account details from which to draw funds. The account may be an account held by the betting scheme proprietor into which the user deposits

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money for later use, or may include details of the user's savings, cheque, or credit account, such as a VISA[®], MASTERCARD[®], BANKCARD[®], etc, from which the user can draw funds when required for betting.

5 In the preferred form of the invention, when the user applies for a membership account, the application form includes "charity bet" options for the user to select. These charity bet options include the charity of the user's choice and the proportions of the user's winnings
10 to be donated to the selected charity.

Referring then to Figure 2, a user will initially apply for a membership account 30 to the betting institution, which may be a casino for example. The membership account application form includes questions
15 regarding whether the user wishes to participate in the "charity bet" options, and if so which charity they may wish to donate a portion of their winnings, and what portion that may be.

An account membership card is then issued 32 to the
20 user, and the user may place a bet 34, choosing from the casino's various betting games. When the user begins the chosen game, their account card is read and validated by the casino's card reading device, and a connected computer system deducts an amount from the account, being the
25 amount to participate in the game.

If the user does not win the particular game, there will be no payout 36 to the user or to the charity.

If the user does win the particular game, the user has his or her account card validated by the card reading
30 device and the computer system determines whether the card owner has preselected the "charity bet" option 38. If they did not select the "charity bet" option when completing the card, the money won by the user in the game is credited to the user's account 40. If the user did
35 preselect the charity bet option, they are (optionally) asked if they wish to proceed with the donation preselected on their betting card 42. If the user decides

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not to proceed with a donation, no donation is made and the winnings are paid to the user's account 44. If the user decides to proceed with the donation, the computer determines the amount of money to be donated to the 5 preselected charity based on the preselected information and that calculated donation portion is deposited into the preselected charity account 46. A receipt may then be printed 48 at the user's request, the receipt including details of the donation. The computer also calculates the 10 remaining amount of money to be paid to the user and this remaining amount is credited to the user's account 50.

Example 3

This example demonstrates the invention in use on an 15 Internet based betting scheme.

Referring to Figure 3, the user accesses the betting scheme Internet site 52 using a point of access computer system. The web site asks the user if they are a new or existing user. If they are a new user, the user completes 20 an online registration form 54, giving user details such as name, address and credit card account from which funds can be withdrawn by the web site proprietor for the purposes of participating in the betting scheme. The registration form also includes questions for the user as 25 to whether they wish to participate in the "charity bet" scheme. If the user decides to participate in the "charity bet" scheme, they are given options of charities to select and options of portions of winnings to donate to the selected charity or charities.

30 A personal access code is then given 56 to the user for current and future use of participation in betting on the betting web site.

If the user decides to proceed with placing a bet on the web site, they must first enter their personal access 35 code 58 and then may place the bet of their choice on the game of their choice. On placing the bet, the computer system running the web betting program checks the user's

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account and deducts the required amount of money for participation in the game.

If the user does not win the particular game, there will be no payout 60 to the user or to the charity.

5 If the user does win the particular game, the computer system determines whether the account owner has preselected the "charity bet" option 62. If they did not select the "charity bet" option when completing the registration, the money won by the user in the game is 10 credited to the user's account 64. If the user did preselect the charity bet option, they are (optionally) asked if they wish to proceed with the donation preselected during their registration 66. If the user decides not to proceed with a donation, no donation is 15 made and the winnings are paid to the user's account 68. If the user decides to proceed with the donation, the computer determines the amount of money to be donated to the preselected charity based on the preselected information and that calculated donation portion is 20 deposited into the preselected charity account 70. A receipt may then be sent 72 to the user at the user's request, the receipt including details of the donation. The receipt may be printed and posted by the Internet site proprietor, sent to the user by email, or printed directly 25 from the user's computer. The computer also calculates the remaining amount of money to be paid to the user and this remaining amount is credited to the user's account 74.

30 **Example 4**

This example illustrates how a preferred embodiment of the invention may be utilised in a syndicated betting system. In this example, the syndicated bet is for a standard lotto game where 6 numbers are randomly chosen 35 from a pool of 45. The operator of the lotto game sets a fee for participating in the game. Game participants pay for the right to choose from 6 or more numbers, where the

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fee for participating is greater for the larger system of numbers chosen. (Where game participants choose a greater number of numbers than the number of numbers drawn in a game, this is called a "systems" entry. In this 5 embodiment, choosing 7 or more numbers is a "systems" entry.) First prize is awarded to any game participant who has correctly chosen the 6 numbers which are randomly selected from the pool of 45 during the game. Second prize is awarded to any game participant who has correctly 10 chosen any 5 of the 6 numbers which are randomly selected from the pool of 45 during the game. Third prize is awarded to any game participant who has correctly chosen any 4 of the 6 numbers which are randomly selected from the pool of 45 during the game.

15 In this example, a syndicate operator requests expressions of interest from potential participants in a syndicated bet for a lotto game. The syndicate operator then sells shares in the lotto game. When a participant purchases a share in the game, they receive a user card 20 which indicates a randomly selected choice of numbers which are bet on a given lotto game. The cost of the share in the lotto game does not exceed the actual cost to the syndicate operator. That is to say, the participant does not pay the operator a fee to play the game.

25 When the participant in the lotto game applies for a share in the syndicate, they are given the option of paying a portion of any subsequent winnings to a charity (the "charity portion"), while retaining the balance of the subsequent winnings for themselves. Then, if the 30 syndicate in a given lotto game wins the game, the syndicate operator arranges for payment of the charity portion indicated by the syndicate participants into the chosen charities. There is also an option for each syndicate participant to allocate, or donate, their entire 35 winnings to their predetermined charity, if the winnings are below a predetermined amount. The syndicate operator takes as a fee a portion of the amount of payment due to

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the charities.

In a variation of this example, the syndicate participant is given the option of choosing from one of a selection of randomly chosen numbers. In another 5 variation the syndicate participant is given the option of choosing their own numbers. In yet another variation, the syndicate operator takes a fee from participants for participating in a given game.

It will be apparent to the person skilled in the art 10 that this example of using a syndicate to pool potential participants together in a single bet is particularly attractive to participants in a larger "system" game, where the odds of winning first prize are higher for the larger game "system", but the cost for an individual to 15 participate would otherwise be more expensive. This larger system game cost can therefore be shared amongst syndicate participants.

As will also be apparent to those skilled in the art, this syndicate example can be used in other betting 20 games, such as horse racing, other forms of lottery games, and online betting games.

Although the invention has been described with reference to particular examples, it will be appreciated by those skilled in the art that the invention may be 25 embodied in many other forms.

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CLAIMS:

1. A system for allocating one or more portions of an exchangeable commodity obtained from participation in a betting scheme into one or more accounts, the system including:
 - means for accepting a bet in the betting scheme;
 - means for determining whether the bet meets predetermined criteria of the betting scheme for obtaining an exchangeable commodity;
 - means for determining the value of the exchangeable commodity to be awarded if the bet meets said predetermined criteria; and
 - means for allocating one or more portions of the exchangeable commodity into the one or more accounts.
2. A system according to claim 1 including a programmable storage means able to be read by the means for accepting a bet, the storage means being adapted to store predetermined information regarding the allocation of the one or more portions.
3. A system according to claim 1 or 2 wherein the means for accepting a bet, the means for determining whether the bet meets predetermined criteria, the means for determining the value of the exchangeable commodity and the means for allocating one or more portions are operated by a computer system.
4. A system according to any one of the preceding claims wherein the means for allocating one or more portions is automated.
5. A system according to any one of the preceding claims wherein the bet is placed by the user who predetermines the magnitude of the one or more portions prior to participation in the betting scheme.

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6. A system according to any one of the preceding claims wherein the one or more accounts are user selectable.
7. A system according to any one of the preceding claims wherein the exchangeable commodity held in at least one user selectable account is donated to a predetermined charity at a predetermined time.
8. A system according to any one of the preceding claims further including means for providing a receipt to the user, the receipt including details of the donation.
- 10 9. A system according to any one of the preceding claims wherein the users participating in the betting scheme form a betting syndicate.
10. A system according to any one of the preceding claims wherein the means for providing a receipt is operable by the computer system.
11. A system according to any one of the preceding claims wherein the computer system is connected to and accessible via the Internet.
12. A method for allocating one or more portions of an exchangeable commodity obtained from participation in a betting scheme into one or more accounts, the method including the steps of:
 - (i) placing a bet in the betting scheme;
 - (ii) determining whether the bet meets predetermined criteria of the betting scheme for obtaining an exchangeable commodity;
 - (iii) determining the value of the exchangeable commodity to be awarded if the bet meets said predetermined criteria; and
 - (iv) allocating one or more portions of the exchangeable commodity into the one or more user selectable accounts.

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13. A method according to claim 12 wherein the bet is placed by the user who predetermines magnitude of the one or more portions prior to step (i).
14. A method according to claim 12 or 13 wherein step (i) 5 includes reading a programmable storage means, the storage means being adapted to store predetermined information regarding the allocation of the one or more portions.
15. A method according to any one of claims 12 to 14 wherein the user has the option of altering the outcome of 10 step (iv) at any time during steps (i) to (iv).
16. A method according to any one of claims 12 to 15 wherein the one or more accounts are user selectable.
17. A method according to any one of claims 12 to 16 wherein the exchangeable commodity held in at least one 15 user selectable account is donated to a predetermined charity at a predetermined time.
18. A method according to any one of claims 12 to 17 wherein the users participating in the betting scheme form a betting syndicate.
20. 19. A method according to any one of claims 12 to 18 further including the step of providing a receipt to the user, wherein the receipt includes details of a donation.
20. A method according to any one of claims 12 to 19 wherein steps (i) to (iv) are operated by a computer 25 system.

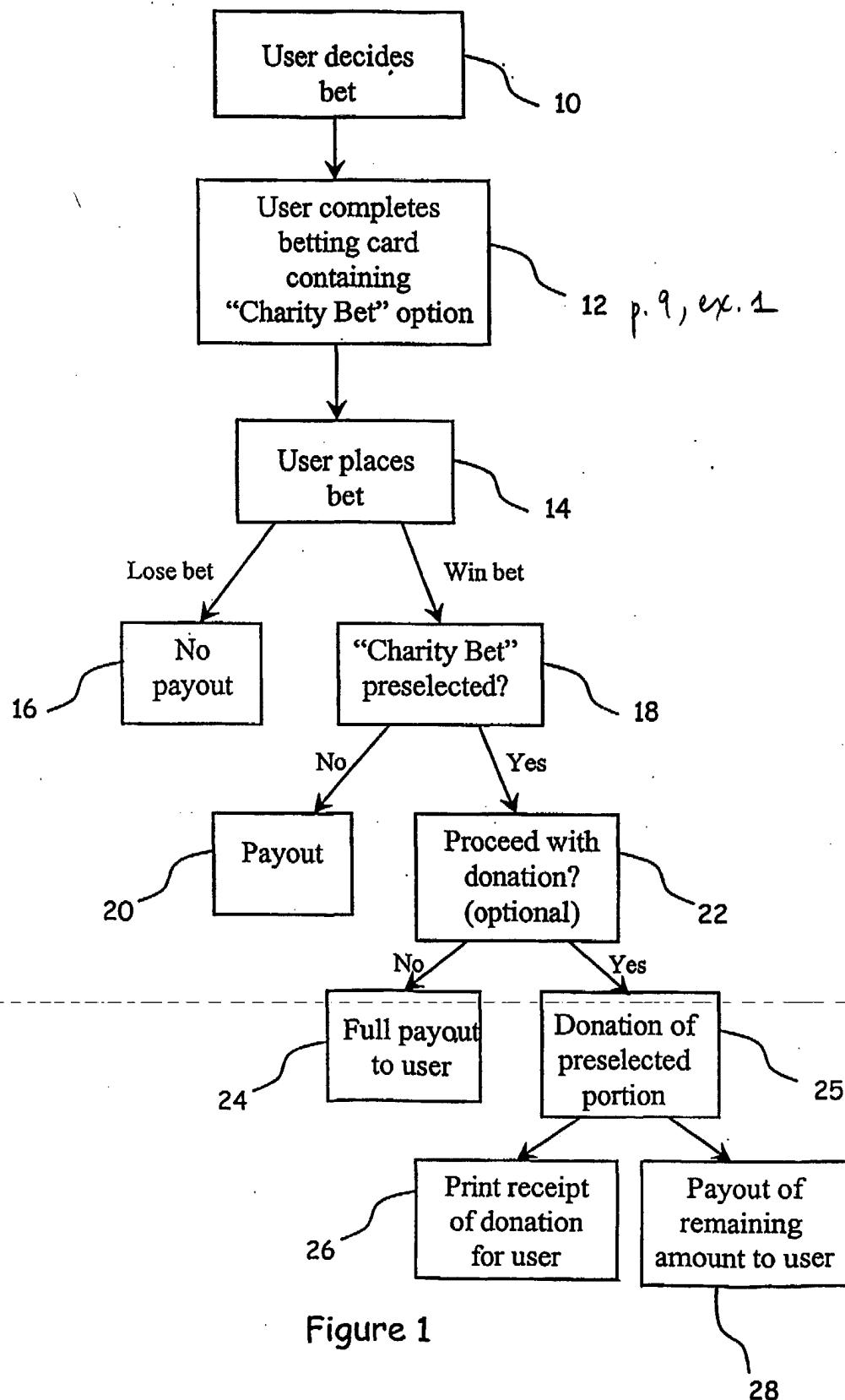


Figure 1

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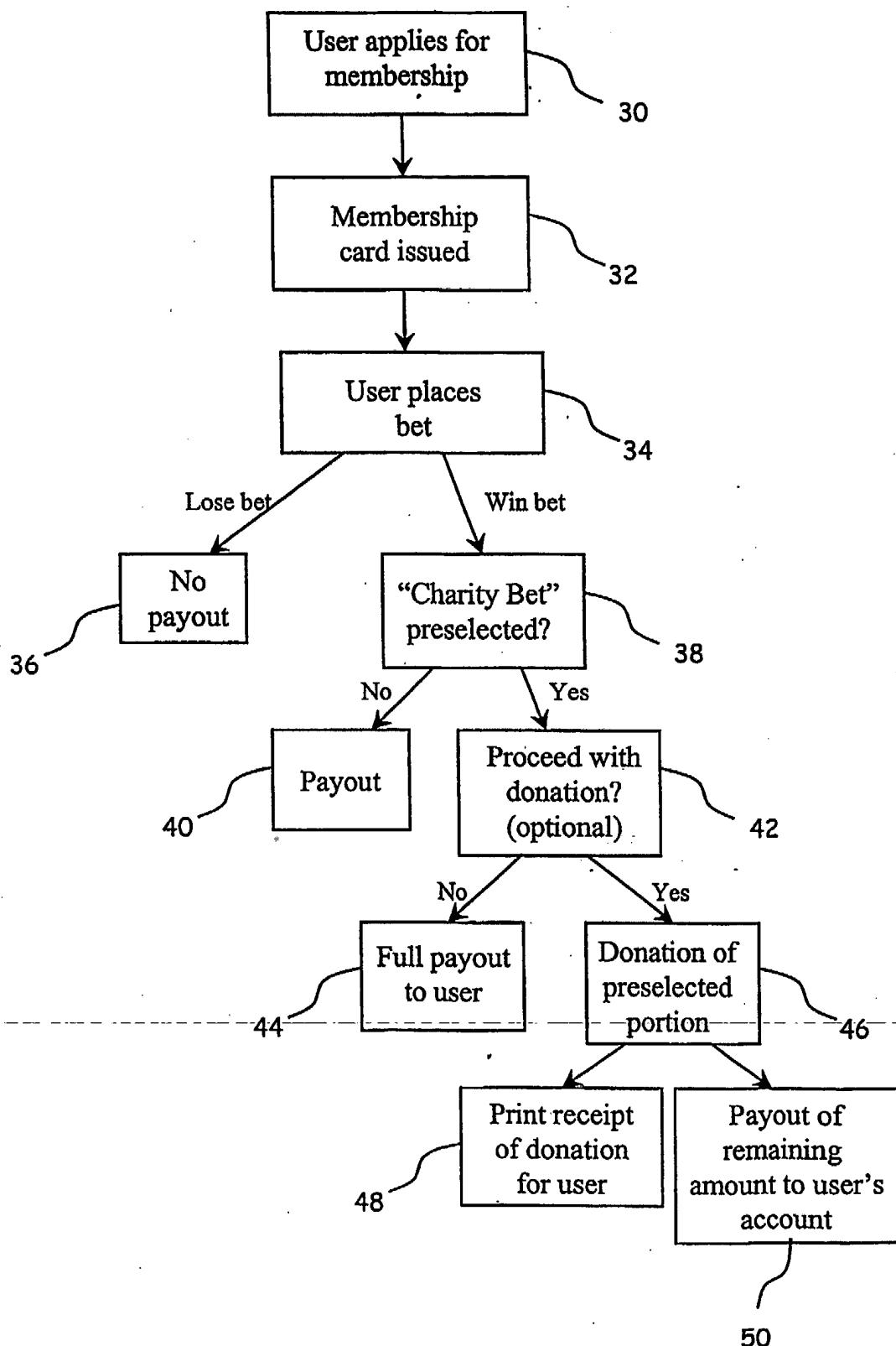


Figure 2

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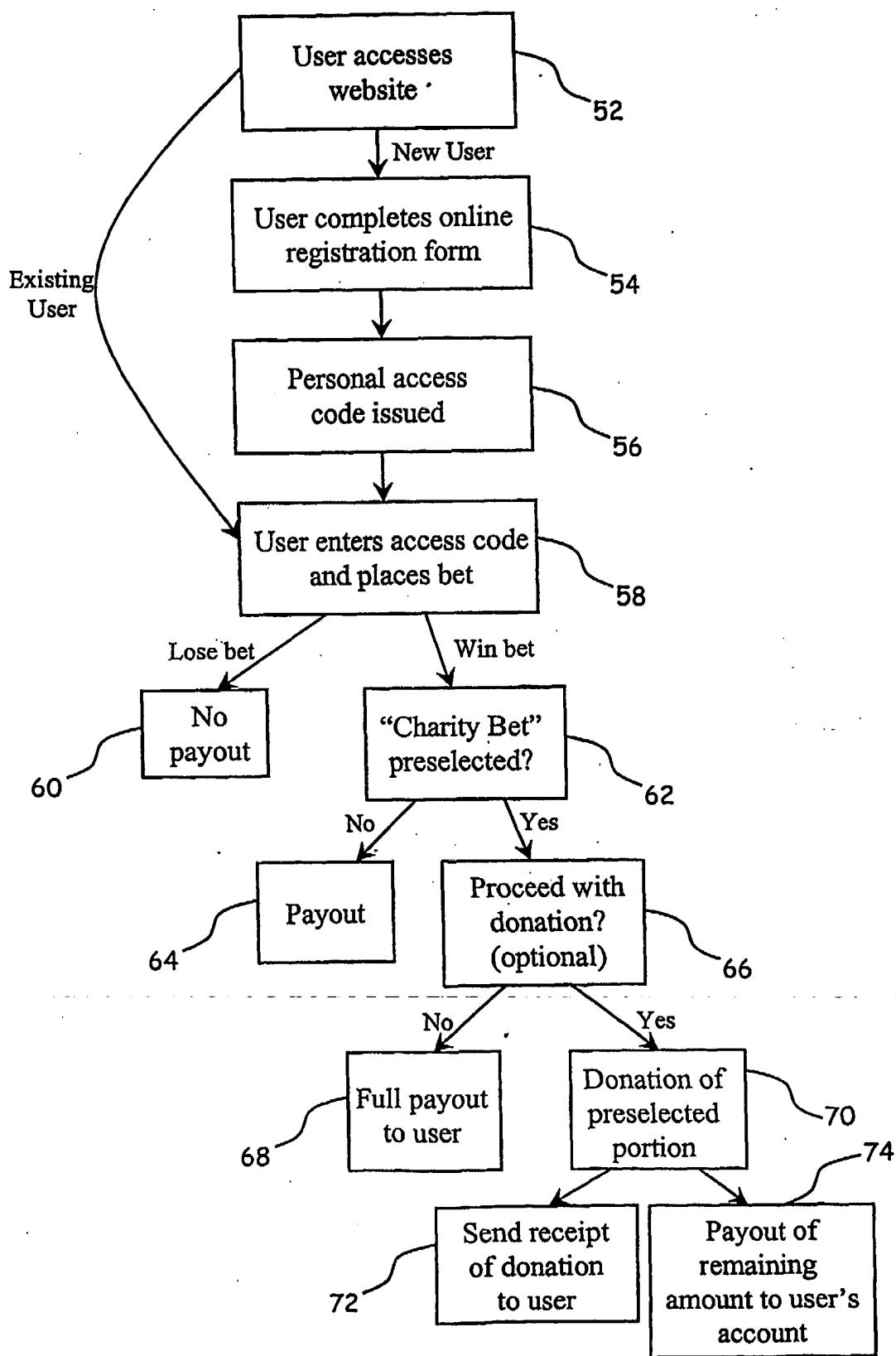


Figure 3

INTERNATIONAL SEARCH REPORT

International application No.

PCT/AU01/01406

A. CLASSIFICATION OF SUBJECT MATTER

Int. Cl. 7: G06F 17/60

According to International Patent Classification (IPC) or to both national classification and IPC

B. FIELDS SEARCHED

Minimum documentation searched (classification system followed by classification symbols)

Documentation searched other than minimum documentation to the extent that such documents are included in the fields searched

Electronic data base consulted during the international search (name of data base and, where practicable, search terms used)

WPAT, USPTO, IPC: G06F, A63F. Example keywords: prize/payout/win/profit/jackpot, bet/gambl/gaming/wager/odds, charit/donat, commission/agent/third part/intermediar, portion/part/percent/fee/charg, account

C. DOCUMENTS CONSIDERED TO BE RELEVANT

Category*	Citation of document, with indication, where appropriate, of the relevant passages	Relevant to claim No.
A	US 6112191 (Burke) 29 August 2000	1-20 ✓
A	US 6019283 (Lucero) 1 February 2000.	1-20
A	US 5863044 (Ince) 26 January 1999.	1-20
A	US 5800268 (Molnick) 1 September 1998.	1-20
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Further documents are listed in the continuation of Box C See patent family annex

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Date of the actual completion of the international search
21 December 2001Date of mailing of the international search report
- 7 JAN 2002

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INTERNATIONAL SEARCH REPORT
Information on patent family members

International application No.
PCT/AU01/01406

This Annex lists the known "A" publication level patent family members relating to the patent documents cited in the above-mentioned international search report. The Australian Patent Office is in no way liable for these particulars which are merely given for the purpose of information.

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		CA	2252638	EP	850456	WO	9634358
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END OF ANNEX							